

Open Enrollment Health Fairs

Learn more about the health and life insurance plans by attending a Health Fair at the location most convenient to you. Plan representatives will be present to answer your questions and to help you complete enrollment applications.

April 3, 4, 5 **City Hall Mezzanine**
May 7, 8
10 AM - 2 PM

April 9 **Boston Teachers Union**
4 PM - 6 PM **180 Mount Vernon St.**
 Dorchester

April 18 **Florian Hall**
11 AM - 2PM **55 Hallett St.**
 Dorchester

April 24 **1010 Mass. Ave.**
10 AM - 12 PM **Cafeteria- 3rd Floor**

Brochures and applications are also available throughout Open Enrollment at the Health Benefits and Insurance office in Room 807 of City Hall and online at:
<http://www.cityofboston.gov/ohr/benefits/>

BEFORE TAX PREMIUM PAYMENT

Open Enrollment is the time to complete a waiver of participation form if you **do not** want to participate in the City's Before-Tax Premium Payment Plan. By completing a waiver, your health and life insurance premiums will be deducted from your pay on an after-tax basis. If you have not filed a waiver form your health and life insurance premiums are being deducted on a before-tax basis, which means that you do not pay taxes on these premiums which in turn increase your take-home pay.

Waiver of Participation forms are available at the Health Benefits and Insurance office in Room 807 of City Hall.

MEDICAID AND CHIP HEALTH PREMIUM ASSISTANCE PROGRAMS

If you are eligible for health coverage from the City of Boston, but are unable to afford the premiums, you may be eligible for premium assistance under Medicaid or the Children's Health Insurance Program (CHIP). If you think you or your dependents may be eligible, you should call Medicaid/CHIP at 1-888-665-9993 or visit their website at www.mass.gov/MassHealth. If it is determined that you or your dependents are eligible and you are not currently enrolled in a City of Boston sponsored plan, you must enroll in one of the City plans within 60 days of being determined eligible for premium assistance.

Annual Benefits Open Enrollment Period April 3—May 8, 2013



CITY OF BOSTON
OFFICE OF HUMAN RESOURCES
HEALTH BENEFITS OFFICE

Boston City Hall
Health Benefits Office - Room 807
Boston, MA 02201

Phone: 617-635-4570
Fax: 617-635-3932
<http://www.cityofboston.gov/ohr/benefits/>

Mayor Thomas M. Menino

Open Enrollment Guidelines

First-time Enrollees: If you work at least 20 hours per week on a regular basis, you are not an emergency or seasonal hire, and you missed your initial eligibility period as a new employee, you are eligible to sign up for coverage during Open Enrollment.

If you are newly enrolling in health insurance, you must also enroll in the basic term life insurance program which provides a \$5,000 or \$10,000 death benefit, depending on your union affiliation. Additional optional life insurance coverage is also available. The effective date of coverage for first-time enrollees who are not new employees is July 1, 2013.

Changing Health Plans: You can change health plans at Open Enrollment, with coverage under your new plan effective July 1, 2013.

Adding Dependents: Eligible dependents that were not added to your health plan membership when they were first eligible can be added during Open Enrollment with coverage effective July 1, 2013. Documentation will be required.*

***VERIFICATION OF DEPENDENT ELIGIBILITY IS REQUIRED FOR ALL APPLICANTS. REQUIRED DOCUMENTATION INCLUDES CERTIFIED MARRIAGE CERTIFICATES AND BIRTH**

Health Insurance Monthly Rates July 1, 2013

PLAN	INDIVIDUAL	FAMILY
BCBS BLUE CARE ELECT PREFERRED	\$297.24	\$689.64
BCBS BLUE CHOICE	\$213.72	\$551.48
HARVARD PILGRIM POS	\$163.88	\$440.88
HARVARD PILGRIM HMO	\$119.52	\$321.52
BMC ADVANTAGE HMO	\$119.52	\$321.52
NEIGHBORHOOD HEALTH PLAN HMO	\$104.84	\$277.84

Summary of Benefits and Coverage

Under Federal Health Care Reform the City of Boston is required to make available to its employees the Summary of Benefits and Coverage documents (SBC) for each of the City's Health Plans. The SBC provides a summary of the plans' benefits, exclusions and cost-sharing requirements.

SBC documents for all of the City's Health Plans are posted on the City of Boston Website at: <http://www.cityofboston.gov/ohr/benefits>

All benefit enrollment forms and information are available on the City of Boston website at the above listed link.

Health Insurance Opt-out Program

For the plan year beginning July 1, 2013, the City will continue its program offering an annual payment to employees who voluntarily choose to no longer obtain their health insurance coverage through the City of Boston effective July 1, 2013.

- The annual payment will be \$1,000 or \$1,500 to employees who waive individual health insurance coverage and \$1,500 or \$2,500 to employees who waive family health insurance coverage, depending on the employee's union affiliation. *
- All participants must complete and sign a health insurance waiver form during the Open Enrollment period, and provide written documentation of alternate (non-City) medical coverage.
- Employees who received an opt-out payment previously **must reapply** and complete a new waiver form and provide updated documentation to receive a payment in 2013.

Note: Since the opt-out payment will be added to your annual compensation for tax purposes, you should consult with your tax advisor before enrolling in this program.

*There are other specific conditions that apply depending on your union affiliation. Call or visit the Health Benefits and Insurance Office in City Hall during the Open Enrollment period for complete details and eligibility guidelines.